

Information to identify the case:

Debtor 1	<u>Rebekah A. Vaughn</u>	Social Security number or ITIN	xxx-xx-6907
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 14-24670-CMB			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Rebekah A. Vaughn
aka Becky A. Vaughn

7/7/20

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Rebekah A. Vaughn
 Debtor

Case No. 14-24670-CMB
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: agro
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 26

Date Rcvd: Jul 07, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 09, 2020.

db +Rebekah A. Vaughn, 113 Circle Drive, Elizabeth, PA 15037-2378
 cr Bank of New York Mellon, c/o Shellpoint Mortgage Servicing, PO Box 10826,
 Greenville, SC 29603-0826
 cr +Peoples Natural Gas Company, LLC, Attn: Dawn Lindner, 375 North Shore Drive, Suite 600,
 Pittsburgh, PA 15212-5866
 cr +THE BANK OF NEW YORK MELLON, P.O. Box 9013, Addison, TX 75001-9013
 cr +THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO, PO BOX 10826, GREENVILLE, SC 29603-0826
 13992108 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
 14018465 Bank of New York as trustee for CWALT 2004-J13, c/o Shellpoint Mortgage Servicing,
 P.O. Box 10826, Greenville, SC 29603-0826
 13970379 CMI-Community Medicine, c/o Convergent Healthcare Recoveries, PO Box 5435, Dept 0102,
 Carol Stream, IL 60197-5435
 13970380 +FIA Card Services, c/o FMA Alliance Ltd, PO Box 65, Houston, TX 77001-0065
 13960894 Shellpoint Mortgage Servicing, PO Box 1410, Troy, MI 48099-1410
 13970383 +Steel City South Pediatrics, 4411 Stilley Road, Pittsburgh, PA 15227-1368
 13970384 UPMC Childrens Out/Pt, c/o Convergent Healthcare Recoveries, PO Box 5435, Dept 0102,
 Carol Stream, IL 60197-5435
 13970385 UPMC Magee Out/Pt, c/o Convergent Healthcare Recoveries, PO Box 5435, Dept 0102,
 Carol Stream, IL 60197-5435
 13970386 UPMC Physician Services, PO Box 371980, Pittsburgh, PA 15250-7980
 13970387 UPMC Presbyterian Shadyside Out/Pt, c/o Convergent Healthcare Recoveries, PO Box 5435,
 Dept 0102, Carol Stream, IL 60197-5435
 13970388 UPMC-Mercy Southside Out/Pt, c/o Convergent Healthcare Recoveries, Inc, PO Box 5435,
 Dept 0102, Carol Stream, IL 60197-5435
 13970389 UPMC-University of PGH Phys, c/o Convergent Healthcare Recoveries, PO Box 5435,
 Carol Stream, IL 60197-5435
 13960895 +Veripo Solutions, 750 E Highway 121, Suite 100, Lewisville, TX 75067-8199
 14023852 +Veripro Solutions, Inc., PO BOX 3244, Coppell, TX 75019-4293

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 08 2020 05:04:28 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 14035476 E-mail/PDF: resurgentbknofications@resurgent.com Jul 08 2020 04:59:16
 Ashley Funding Services, LLC its successors and, assigns as assignee of Laboratory,
 Corporation of America Holdings, Resurgent Capital Services, PO Box 10587,
 Greenville, SC 29603-0587
 13960892 EDI: BANKAMER.COM Jul 08 2020 08:18:00 Bank of America Home Loans, c/o Customer Service,
 P. O. Box 5170, Simi Valley, CA 93062-5170
 15006217 +EDI: DVTM.COM Jul 08 2020 08:18:00 Bridgecrest, PO Box 53087, Phoenix, AZ 85072-3087
 15006218 +EDI: DVTM.COM Jul 08 2020 08:18:00 Bridgecrest, 7300 East Hampton Avenue,
 Mesa, AZ 85209-3324
 13970378 EDI: JPMORGANCHASE Jul 08 2020 08:18:00 Chase Bank USA, PO Box 15298,
 Wilmington, DE 19850
 13970381 E-mail/Text: bankruptcydepartment@tsico.com Jul 08 2020 05:05:18 Pittsburgh Nose & Throat,
 c/o Transworld Systems Inc., PO Box 15520, Wilmington, DE 19850-5520

TOTAL: 7

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO
 cr The Bank of New York Mellon FKA The Bank of New Yo
 13960893* Bank of America Home Loans, c/o Customer Service, P. O. Box 5170,
 Simi Valley, CA 93062-5170
 13970382* Shellpoint Mortgage Servicing, PO Box 1410, Troy, MI 48099-1410
 13970390* +Veripo Solutions, 750 E Highway 121, Suite 100, Lewisville, TX 75067-8199
 13970391* +Veripo Solutions, 750 E Highway 121, Suite 100, Lewisville, TX 75067-8199

TOTALS: 2, * 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 09, 2020

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: agro
Form ID: 3180W

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Total Noticed: 26

Date Rcvd: Jul 07, 2020

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 7, 2020 at the address(es) listed below:

Christopher M. Frye on behalf of Debtor Rebekah A. Vaughn chris.frye@steidl-steinberg.com,
julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;cgo
ga@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-ste
inberg.com

James Warmbrodt on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York,
As Trustee for the Holders of CWALT, inc., Alternative Loan Trust 2004-J13, Mortgage Pass
Through Certificates, Series 2004-J13 bkgroup@kmlawgroup.com

Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour cmecf@chapter13trusteedpa.com

S. James Wallace on behalf of Creditor Peoples Natural Gas Company, LLC sjw@sjwpgh.com,
srk@sjwpgh.com;PNGbankruptcy@peoples-gas.com

TOTAL: 5